(b) and (c) There is no specific provision in excise laws to ensure that the benefit of reduction in duty is passed on to the consumers. The prices charged to the consumers are determined by market forces of demand and supply and depend on various factors like cost of inputs, product quality, sales promotion cost, trade commission, freight charges and taxes. As per information available, various categories of textile fabrics produced by textile mills in North India have shown varying degree of increase as well as decrease in the Ex-mill prices subsequent to the reduction in excise duty on textile fabrics.

Special credit scheme for women

2703. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) whether some Public Sector Banks have formulated Specific Schemes offering credit to women;

(b) if so, the details thereof, bank-wise with salient features of the scheme; and

(c) the credit provided by each bank under these schemes during the last three years, year-wise and State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Reserve Bank of India (RBI) have reported that certain Public Sector Banks have drawn out specific schemes for extending finance to women as per details given below:

Name of Bank	Name of Scheme	Salient Features of Scheme
Bank of India	Priyadarshini Scheme	Under this scheme women are assisted for setting up Small Scale Industries, village and cottage industries. The bank is offering 1% concession in rate of interest to limits over Rs. 2 lakh for women.

Name of Bank	Name of Scheme	Salient Features of Scheme
Bank of Baroda	Special Scheme to encourage rural women for dairy pursuit in Gujarat.	Under this scheme a number of women beneficiaries have availed of finance.
Central Bank of India	Kalyani	This scheme is for the betterment of women entrepreneurs and for catering to the requirement of women engaged in different activities.
Oriental Bank of Commerce	Oriental Mahila Vikas Yojana	This scheme covers the credit requirements of women entrepreneurs on concessional terms. These include 2% concession in interest rate for loans above Rs. 2 lakh and upto Rs. 10 lakh and 1% concession in interest rate above Rs. 10 lakh.
State Bank of India	The Shree Shakti Package Scheme	Under this scheme there are concessions in promoters' margin and rate of interest. The scheme aims at imparting entrepreneurial skills to aspiring women and offers a credit package on concessional terms.
Syndicate Bank	Pigmy Deposit Scheme	This is a daily saving scheme which caters to a large section of women entrepreneurs.
Union Bank of India	Viklang Mahila Vikas Yojana	This scheme envisages financing handicapped women for starting their own vocations. The physically handicapped women are identified and their aptitude ascertained for starting of suitable vocation in the locality. Financing of Rs. 25,000 is provided for starting expansion of any productive venture.

(c) Data reporting system of RBI does not generate information regarding credit provided to women by each bank under these schemes.

Common Currency for Asian Countries

2704. SHRI NANDI YELLAIAH: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state whether Government would also make efforts to start one type of currency in Asian countries so as to facilitate creation of a common market of Asian countries also and to